



Patent / Docket No. 34849.17  
Customer No. 000027683

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: § Group Art Unit: 2154  
Maher, et al. §  
§  
Serial No.: 09/832,670 § Confirmation No.: 1803  
§  
Filed: April 11, 2001 §  
§  
For: POLICY GATEWAY § Examiner: Patel, Ashokkumar B.

**RESPONSE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed on January 21, 2005, please amend the above-identified application as follows. No fees, including extension of time fees, are believed necessary for consideration of the present paper. However, if any fees, including extension of time fees, are necessary, the extension of time is hereby requested and the Commissioner is hereby authorized to charge any fees to Haynes and Boone, LLP's Deposit Account No. 08-1394.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.